



FALL 2011

PUBLISHED BY NEIGHBORS CREDIT UNION

Santa Claus Is Coming To Town!

'Tis the season, and that means the annual Main Street Club holiday party is just around the corner! Neighbors invites you to join the festivities in an afternoon filled with food, dancing, gifts, prizes, entertainment and ol' Saint Nick. Each Main Street member is allowed to bring three guests. Admission is \$15 per person, which includes an open bar for everyone.

Celebrate the holiday season with Neighbors, and you could even win our 4th annual trip giveaway – valued at \$2,500!

Please complete the reservation form below, and mail it to Neighbors Credit Union. You can also drop it by any of our branches. Just make sure to return it by Wednesday, November 30 to reserve your seats.¹

We hope to see everyone there!



Are Your Friends Fee'd Too Much At Their Banks?

GIVE THE GIFT OF FREE CHECKING!

Don't let your friends waste their holiday spending money on high checking and debit card fees. Tell them about our free checking accounts with **no monthly fees!**

We have several checking accounts to fit their needs:

- *Green Checking* – Earn an interest of 1.75 APY² when you utilize direct deposit, eStatements, PCrITA (online banking) and use your debit card with at least 12 signature-based transactions per month. In addition, you'll earn up to \$10 in ATM surcharge rebates each month – all with no minimum balance!
- *High Interest Checking* – Earn interest on your checking accounts by maintaining a \$2,500 minimum balance and utilizing direct deposit.
- *Classic Checking* – No direct deposit or minimum balance requirements.

In addition, all checking accounts receive:

- Free Visa® Debit Card
- Free PCrITA (online banking)
- Free Bill Pay³
- Free mobile banking and smartphone applications
- Free FinanceWorks (budgeting and money management tool)
- The option to personalize your debit card with a photo⁴
- Access to more than 28,000 surcharge-free ATMs nationwide (10,000 more than Bank of America!)
- Access to more than 4,400 Credit Union Service Centers (shared branch) national branches
- Free direct deposit and payroll deduction
- And much more

²APY = Annual Percentage Yield. Rates and terms subject to change at any time. Maximum balance to earn high rate is \$25,000. Balances of \$25,000.01 earn a dividend rate of 0.25%. Direct deposit, eStatements, online banking, debit card with 12 signature-based debit card transactions required. If requirements are not met within 90 days of account opening or they are not maintained, the account will be converted to a Basic Green Checking account, which will earn a dividend rate of 0.15% APY. Rates accurate as of 10/1/11. ³Bill Pay is free for 120 days and free thereafter with checking, eStatements and paying at least three bills a month. If not, Bill Pay is \$3.95 a month. If no bills are paid during the month, a \$5.95 inactive fee will be charged. ⁴Personalized photo cards have a \$9.95 production fee. Contact credit union for all product details.

V.I.P. Parking For Main Street Club Members

Did you know Main Street Club members have special parking spaces at most of our branches? Look for the parking spots marked "Reserved for Main Street Club Members," and take advantage of the best parking spaces on our lots!

2011 Holiday Party Reservation Form

Yes! I'd love to attend the Main Street Holiday Party.

Name: _____ Member Number: _____

Address: _____

Email: _____ Phone Number: _____

Guest name(s):

1) _____

2) _____

3) _____

\$15 per person (Please do not send cash.)

Deduct \$ _____ from my Savings account Checking account

Check enclosed for \$ _____

¹Please return **no later than 5 p.m. on Wednesday, November 30, 2011** to: Neighbors Credit Union, Attn: Marketing Department 6300 South Lindbergh Blvd., St. Louis, MO 63123 **We will not accept reservations after this date. No refunds will be given after Wednesday, November 30.**

Expenses Keeping You From Spreading Holiday Cheer?

Stop by Neighbors, and ask about our Visa Platinum Credit Card and Home Equity Line of Credit (HELOC) to help you get through the holidays and the dreaded tax season that follows.

Our Visa Platinum Rewards Credit Card is a no-surprise, easy-to-understand credit card that can help you afford holiday purchases. Other great benefits include:

- Rates as low as 9.95% APR⁵
- Gift card, travel and merchandise rewards (1 point for every \$1 spent)
- No annual or monthly fees
- And more!

A Home Equity Line of Credit (HELOC) is a low-interest, tax-deductible way to get what you want in life.⁶ Use the equity in your home for the upcoming holidays, taxes, a last-minute vacation or remodel – anything!

In addition to introductory rates as low as 2.95% APR and no closing costs, you'll enjoy:⁶

- The flexibility to borrow funds when needed
- No appraisal or balance transfer fees
- No sudden jumps in monthly payments (rate only adjusts once per year)
- Pre-approval and a fast turnaround time

Visit NeighborsCU.org or call us at 314-892-5400 to open a credit card or home equity loan today.

⁵APR = Annual Percentage Rate. Rates and terms subject to change. Restrictions apply. ⁶APR=Annual Percentage Rate. Rates and terms subject to change and subject to credit qualifications, as well as other factors. Rates are variable and accurate as of 10/1/11. Introductory rate is applicable for first year of loan. Rate is subject to change and is subject to credit qualifications. No additional discounts. Had there not been a rate discount, the applicable rate would have been 5.50% APR. The APR will adjust annually during the life of the loan based on the Prime Rate published in *The Wall Street Journal*, plus a margin that is based on creditworthiness. Maximum APR is 15.0%. Other rates and terms available. If loan is paid off and closed within 24 months from opening of loan, member must reimburse the credit union for fees paid. Consult a tax advisor concerning tax deductibility. Refinancing of current Neighbors Credit Union HELOCs is ineligible. Membership eligibility required. Contact Neighbors Credit Union for details.

Personalize Your Card!⁷

Show everyone who or what matters most to you whenever you pull out your Neighbors Credit Union credit or debit cards. With Design Your Own Card, adding a photo of your kids, grandkids, pets or hobby to your credit and debit cards is as easy as pointing and clicking.

Upload a personal photo from your computer, or choose an image from our card catalog. Shop with a card that's truly unique and personal.

To design your own card, visit NeighborsCU.org and get started today!

⁷Membership eligibility required to open an account. Photo cards have a \$9.95 production fee. Contact credit union for full details.

WHERE IS YOUR MONEY GOING? *Track Your Spending With FinanceWorks!*

FinanceWorks is a free personal financial management tool located within PCRITA (online banking). It lets you see your complete financial portfolio, including retirement accounts, loans and credit cards you have elsewhere. It automatically updates your balances and categorizes expenses. This allows you to get a more complete picture of your spending, and it can help you decide where to cut back in order to save. You can set up budgets and goals to help you stay on the right track for or during retirement. Visit our website to view a demo and see how it works.

Manage Your Finances Anytime, Anywhere

Take advantage of our free iPhone and Android Applications by downloading them today from the iPhone App Store or Android Market. Manage your finances on the go by viewing account balances and transactions, conducting transfers between accounts and authorizing bill payments. You can even find 4,400 shared branch and 28,000 ATM locations nationwide. (You can use any of them surcharge-free, and conduct business just like you're at one of our branches!)

Don't forget, you can also access Mobile Web Banking with your web-enabled phone. Go to <https://mobile.neighborscu.org>, and log in using your existing PCRITA identification. It's fast, free and secure!⁸

⁸Message and data rates may apply from your wireless carrier. Must be enrolled in PCRITA to activate. Contact credit union for full details.



NEIGHBORSCU.ORG • 314-892-5400

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6300 South Lindbergh Blvd.
St. Louis, MO 63123

Here you belong.
CREDIT UNION
neighbors

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PERMIT NO. 175